A deed in lieu of foreclosure hardship letter is necessary if you cannot find a buyer for your house and you want to give its keys to the lender.

August 24, 2008

Name: John Doe

Address: 67 Reeds St., Columbus, OH

Contact no.: 123-5677

Dear Sir:

My loan number is 56677-999 in arrears. I have not been able to make my payments for my loan for the last 3 months and I have finally decided to bring my house up to the market. I have done so because I can no longer keep up with the payments due to loss of income. If you have some questions about my property please contact my agent at 555-7896.

I have enclosed an explanation of hardship form as well as a borrower’s financial statement. I am ready to execute a deed to RS Inc. I believe that my action is of best interest to everyone concerned.

Respectfully,

John Doe

8/24/08